

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

HILL WALLACK LLP

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Attorneys for Wilmington Savings Fund Society, FSB,  
as Trustee of Stanwich Mortgage Loan Trust C,through Carrington Mortgage Services, LLC, servicer  
and attorney-in-fact

In Re:

Clifford Mister and Betty Mister,

Debtor.

Order Filed on November 13, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-10729

Hearing Date: November 13, 2019

Judge: Michael B. Kaplan

Chapter: 13

Recommended Local Form:

☐ Followed☒ Modified**ORDER VACATING STAY**The relief set forth on the following page is hereby **ORDERED**.

DATED: November 13, 2019

A handwritten signature in black ink, reading "Michael B. Kaplan".

Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Hill Wallack LLP, attorneys for Wilmington Savings Fund  
Society, FSB, as Trustee of Stanwich Mortgage Loan Trust C

Upon the motion of through Carrington Mortgage Services, LLC, servicer and attorney-in-fact  
under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as  
hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume  
and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to  
pursue the movant's rights in the following:

☒ Real property more fully described as:

Land and Premises commonly known as 234 Ardmore Avenue, Borough of  
South Toms River, New Jersey and also known as Block: 17.07, Lot: 10, as  
shown on the Tax Map of the Borough of South Toms River, Ocean County and  
State of New Jersey.

It is further ORDERED that the movant, its successors or assignees, may proceed with its  
rights and remedies under the terms of the subject mortgage and pursue its state court remedies  
including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing  
other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or  
deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or  
purchaser's assignee) may take any legal action for enforcement of its right to possession of the  
property.

☐ Personal property more fully described as:

It is further ORDERED that the movant may join the debtor and any trustee appointed  
in this case as defendants in its action(s) irrespective of any conversion to any other chapter of  
the Bankruptcy Code.

It is further ORDERED that all communications sent by Secured Creditor in connection with  
proceeding against the Property, including, but not limited to, notices required by state law and  
communications to offer and provide information with regard to a potential Forbearance Agreement,  
Loan Modification, Refinance Agreement, Loss Mitigation Agreement, or other Loan Workout, may be sent  
directly to Debtors.

The movant shall serve this order on the debtors, any trustee and any other party who entered  
an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Clifford Mister  
Betty Mister  
Debtors

Case No. 19-10729-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.  
db/jdb +Clifford Mister, Betty Mister, 234 Ardmore Avenue, Toms River, NJ 08757-5314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
LIABILITY COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Elizabeth K. Holdren on behalf of Creditor Wilmington Savings Fund Society, FSB, as Trustee  
of Stanwich Mortgage Loan Trust C eholdren@hillwallack.com,  
jhanley@hillwallack.com/hwbknj@hillwallack.com  
James J. Cerbone on behalf of Joint Debtor Betty Mister cerbonelawfirm@aol.com,  
cerbonejr83307@notify.bestcase.com  
James J. Cerbone on behalf of Debtor Clifford Mister cerbonelawfirm@aol.com,  
cerbonejr83307@notify.bestcase.com  
Kevin Gordon McDonald on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
LIABILITY COMPANY kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7